



North Carolina District Review

U.S. Small Business Administration, 6302 Fairview Road, Suite 300, Charlotte, NC 28210
Phone: (704)344-6563 Fax: (704)344-6769

JUNE 2005

The *NC District Review* is available via e-mail or fax. To receive via e-mail, visit www.sba.gov and click on 'Other SBA Subscriptions.' To receive via fax, notify Cecelia Rolls by phone at 704-344-6810, by fax at 704-344-6769 or e-mail at cecelia.rolls@sba.gov.

MOST ACTIVE LENDER RANKINGS FY 2005 YTD

October 1, 2004 – May 31, 2005

LENDERS

	<u>7(a)</u>	<u>504</u>	<u>Total</u>	<u>\$ Amount Millions</u>
Large and National Banks				
1. Bank of America	241	3	244	\$8.5
2. Capital One Federal Savings	132	0	132	\$5.7
3. Wachovia Bank	59	1	60	\$17.4
4. BB&T	33	12	45	\$16.8
4. First Citizens	28	17	45	\$9.3
Community Express Lenders*				
1. Innovative Bank	200	0	200	\$1.33
2. Business Loan Express	37	0	37	\$ 2.6
Community Banks				
1. Surrey Bank & Trust Company	41	0	41	\$9.2
2. Southern Bank & Trust	11	2	13	\$1.9
2. The Fidelity Bank	7	3	10	\$1.6
4. Bank of Stanly	4	1	5	\$0.39
Small Business Lending Companies				
1. CIT Small Business Lending Corporation	36	1	37	\$20.2
2. Self-Help Credit Union	21	0	21	\$1.6
Certified Development Companies				
1. Self-Help Ventures Fund		29	29	\$10.8
2. Business Expansion Funding Corp.		20	20	\$6.7
3. Centralina Development Corporation		15	15	\$5.8

* Only SBA CommunityExpress loans in this total.

SBA LENDER ROUNDTABLE IN CHARLOTTE

On Friday June 10, 2005, the SBA North Carolina District Office hosted a NC Banker Roundtable for Charlotte metro area lenders. About 20 lenders, representing large and community banks, participated in the open discussion. Topics included:

- The impact of program changes on use of 7(a) and 504
- Improvements and continued challenges in program administration 7(a) and 504 processing and liquidation

“We’d like to thank all the attendees for a productive session,” said District Director Lee Cornelison. “Our customers let us know where SBA is doing well and where they’d like to see some improvement.” The comments and concerns will be summarized and forwarded to SBA Headquarters in Washington, DC.

ON-SITE HELP AVAILABLE – CALL US!

If your institution has decided to make a loan with the support of an SBA guarantee and you are unfamiliar with SBA forms or procedures, help is available. Contact your local representative (see page 4) to arrange a one-on-one meeting at your bank to guide you through the application process.

PROCUREMENT/ HUBZONE CONFERENCE IN LUMBERTON

Tell your clients! The University of North Carolina at Pembroke is sponsoring the North Carolina HUBZone and Federal Procurement Conference to be held at the Southeastern North Carolina Agricultural Center in Lumberton, North Carolina on August 17-18, 2005.

The conference will be launched with a reception on Wednesday evening, August 17th and Thursday, August 18th is planned for a full day of workshops, exhibits and one-on-one sessions between Federal, state, local government officials and over 300 small business owners from across the State of North Carolina.

Participating agencies and organizations include U.S. Department of Transportation, U.S. Department of Agriculture, Department of Health and Human Services and NC Department of Transportation.

For more information call Sylvia Pate at 910-775-4000 or sylvia.pate@uncp.edu.

EACH FRIDAY FREE SBA ONLINE TRAINING

North Carolina District Office offers SBA Programs and Services Training every Friday. From 9 to 10 a.m. and again at 12:30 to 1:30 p.m., an SBA District employee will provide live training through “Ready Talk” software. Small business owners and your clients can call in and simultaneously sign into the website for a live PowerPoint presentation.

SBA programs covering loan guarantees, counseling, and government contracting will be highlighted. This can be a useful tool for you to refer to your start-up clients. It can also be a refresher course for you. Go to SBA's North Carolina webpage www.sba.gov/nc under "What's New?" to register and for more information.

MONTHLY LENDER WORKSHOPS

The NC District Office will conduct **Lender Workshops** from 9:00 a.m. until 12:00 p.m. on the **second Wednesday of each month** at the **Charlotte, Raleigh, Wilmington and Asheville** offices. See below for upcoming dates.

The workshops focus on SBA Loan Programs and borrower eligibility. Walk-ins are welcome, but the presenter appreciates knowing in advance if you are planning to come. To register, call Celia Rolls at (704) 344-6810 for Charlotte, Ivan Hankins at (919) 851-1891 for the Raleigh Area, Mike Arriola at (828) 225-1844 for Asheville or Arline Brex at (910) 202-0494 for Wilmington.

Upcoming 2005 Dates

July 13
August 10
September 14

2005 SBA DAYS

If you have clients who would be interested in learning more about SBA's programs, they can schedule a 30 minute, one-on-one information session with an SBA Representative. Call to make an appointment at the following locations:

Sponsor	Location	Day	Hours	Phone Number
Watauga JobLink Center	Boone	Second Thursday	10 a.m. - 3 p.m.	828-265-5385
Cary Chamber	Cary	Third Wednesday	10 a.m. - 2 p.m.	919-467-1016
SBA District Office	Charlotte	Fourth Tuesday	9 a.m. - 4 p.m.	704-344-6563
Gaston Co. Chamber	Gastonia	Second Tuesday	9 a.m. - 1 p.m.	704-864-2621
Greensboro Chamber	Greensboro	First Tuesday	10 a.m. - 2 p.m.	336-510-1234
Henderson Co. Chamber	Hendersonville	Third Friday	10 a.m. - 2 p.m.	828-692-1413
Catawba Co. Chamber	Hickory	Third Tuesday	10 a.m. - 2 p.m.	828-328-6000
Mooresville Chamber	Mooresville	First Thursday	9 a.m. - 2 p.m.	704-664-3898
Rowan Co. Chamber	Salisbury	Fourth Wednesday	9:30 a.m. - 2 p.m.	704-633-4221

NC DISTRICT OFFICE LENDER CONTACTS

David Dillworth	(704) 344-6578	david.dillworth@sba.gov
Karen Hoskins	(704) 344-6381	karen.hoskins@sba.gov
Thomas Neal	(704) 344-6577	thomas.neal@sba.gov
Cecelia Rolls	(704) 344-6810	cecilia.rolls@sba.gov

ASHEVILLE & WESTERN NC

Mike Arriola	(828) 225-1844	michael.arriola@sba.gov
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RALEIGH/DURHAM & NORTHEASTERN NC

Ivan Hankins	(919) 851-1891	ivan.hankins@sba.gov
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WILMINGTON & SOUTHEASTERN NC

Arline Brex	(910) 202-0494	arline.brex@sba.gov
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SBA North Carolina District Loan Approvals October 1, 2004 – May 31, 2005

	Total		Gross 7(a)	504	
Lender	7(a)		\$ Amount	Part.	504 Part. \$
Bank of America	241		\$ 7,296,300	3	\$ 1,253,473
Innovative Bank	218		\$ 1,472,000		
Capital One	132		\$ 5,755,000		
Wachovia	59		\$ 16,044,100	1	\$ 1,404,000
Surrey Bank	41		\$ 9,272,300		
Bank of Granite	37		\$ 4,408,700		
Business Loan Center	37		\$ 2,694,000	2	\$ 2,152,500
CIT	36		\$ 19,075,600	1	\$ 1,185,000
BB&T	33		\$ 10,489,400	12	\$ 6,344,822
First Citizens Bank & Trust	28		\$ 6,122,000	17	\$ 3,240,375
Self-Help Credit Union	21		\$ 1,667,000		
Wells Fargo	18		\$ 535,000		
Community South Bank	12		\$ 11,361,000	1	\$ 1,510,000
Community West Bank	11		\$ 1,638,900		
Southern Bank & Trust	11		\$ 1,180,400	2	\$ 721,900
Fidelity Bank	7		\$ 697,900	3	\$ 933,200
California Bank & Trust	5		\$ 1,243,000		
New Century Bank	5		\$ 2,019,000		
Sterns Bank	5		\$ 806,250		
Bank of Stanly	4		\$ 236,000	1	\$ 158,500
Comerica	4		\$ 2,588,000		
GE Capital	4		\$ 2,182,000	4	\$ 3,035,000
Newtek	4		\$ 352,266		
Temecula Valley Bank	4		\$ 5,796,900		
Carolina Bank	3		\$ 930,000		
First National Bank SO	3		\$ 1,125,000		
First Trust	3		\$ 408,150	3	\$ 844,925
Lexington State Bank	3		\$ 1,043,656	1	\$ 350,000
Sound Bank	3		\$ 102,500		
Southern Community Bank	3		\$ 304,196	2	\$ 866,000
American Express Centurion	2		\$ 50,000		
Cardinal State Bank	2		\$ 470,000	1	\$ 140,000
Carolina First	2		\$ 160,000		
Citizens Bank	2		\$ 3,133,000		
Coastal FCU	2		\$ 317,250		
Coastal Federal Bank	2		\$ 368,000		
First Charter	2		\$ 490,000	3	\$ 794,000
First South Bank	2		\$ 210,000		
FNB S.E.	2		\$ 335,000	1	\$ 189,750
Heritage Bank	2		\$ 510,000		
Independence Bank	2		\$ 467,500		
Loan Depot Lending	2		\$ 1,733,000		
SunTrust	2		\$ 150,000	1	\$ 438,264
United Midwest	2		\$ 2,000,000		
Unizan	2		\$ 3,191,000		
Waccamaw	2		\$ 354,350	1	\$ 600,000
American Community Bank	1		\$ 150,000	1	\$ 683,250
Bank of Asheville	1		\$ 41,000	2	\$ 349,500

SBA North Carolina District Loan Approvals October 1, 2004 – May 31, 2005

(continued)

Bank of N. GA	1	\$	350,000		
Business Carolina	1	\$	850,000		
Cabarrus Bank	1	\$	150,000		
Capital Bank	1	\$	1,000,000		
Catawba	1	\$	30,000		
First Gaston	1	\$	237,254	3	\$ 1,152,000
First National Bank of AZ	1	\$	228,000		
First National Bank of Shelby	1	\$	274,000		
Gateway	1	\$	300,000		
Lehman Brothers	1	\$	306,000		
Main Street Bank	1	\$	1,166,000		
National Cooperative	1	\$	175,000	1	\$ 736,053
New Century Bank of Fayetteville	1	\$	250,000		
Old National Bank	1	\$	65,000		
Peoples Bank	1	\$	264,000		
PNC Bank	1	\$	164,400		
RBC Centura	1	\$	400,000	3	\$ 3,340,000
Sterling South Bank	1	\$	210,165		
Summit National Bank	1	\$	750,000		
Central Carolina Bank				1	\$ 227,500
Citizens South Bank				1	\$ 245,000
First Bank				1	\$ 978,000
First Community Bank				1	\$ 325,000
The Little Bank				1	\$ 446,550
Lumbee Bank				1	\$ 1,075,000
Mechanics & Farmers Bank				2	\$ 1,723,461
Mid-Carolina Bank				2	\$ 1,578,000
Regions Bank				2	\$ 2,097,700
Zions				3	\$ 906,000
Unrecorded Lenders				2	
Totals	1048	\$	140,146,437	87	\$ 42,024,723
<u>Certified Dev. Corps.</u>					
Self-Help Ventures Fund	29	\$	10,838,000		
BEFCO	20	\$	6,784,000		
Centralina	15	\$	5,831,000		
Asheville-Buncombe Dev.	7	\$	2,548,000		
Northwest Piedmont Dev.	6	\$	4,143,000		
Wilmington Dev.	5	\$	1,709,000		
Neuse River Dev.	3	\$	2,037,000		
Region D. Dev.	1	\$	181,000		
Region E. Dev.	1	\$	117,000		
	87	\$	34,188,000		